

CERTIFICATE OF SERVICE

I, STACEY A. SCRIVANI, ESQUIRE, certify that on this date, I served a true and correct copy of the foregoing memorandum of law in opposition to the Bank's motion for partial summary judgment on the following counsel of record by first class mail, postage prepaid, as follows:

Christopher M. Brubaker, Esquire
Kittredge, Donley, Elson, Fullem & Embick, LLP
The Bank Building
421 Chestnut Street
Philadelphia, PA 19106-2416
Counsel for First National Bank of Montana

Patrick J. Egan, Esquire
239 S. Camac Street
Philadelphia, PA 19107
Counsel for CSI Financial, Inc.

Dated: November 25, 2004



Stacey A. Scrivani